



OUR DIFFERENCE



ABOUT US

We provide our clients with options and expertise that will help support and build their businesses. It is more than insurance cost; it's Insurance Risk Financing and Risk Management Solutions tailored to each client's needs, with the goal of lowering their overall cost of risk. As a full-service brokerage, we at Turner Surety and Insurance Brokerage, Inc. (TSIB) support clients through a variety of programs and services. We train, educate, minimize risk, and help our clients grow their business.

We are committed to our clients.





CONSTRUCTION IS IN OUR DNA

There is no other broker, regardless of size, with our extensive knowledge of construction exposures and practical experience. Our team consists of underwriters, risk managers, general contractors, and claims experts, who have worked on project sites and underwritten insurance policies. This experience allows us to be a true partner who understands the complexities of construction insurance and enables us to develop a customized program for each and every client. TSIB places construction insurance programs and surety bonds amounting to over \$220 million in annual premiums.

This volume gives us buying power in the marketplace, which translates to broader coverage and lower premiums for our clients. In addition, we specialize in various alternative risk financing options, such as insurance captives, project specific coverage, and loss sensitive/collateralized policies. TSIB's customized approach enables us to provide an insurance program that fits our clients' specific risk profiles and premium requirements. We offer better coverage for a lower cost, all while protecting your bottom line.

INSURANCE SERVICES



We provide Property and Casualty policy placements that minimize your company's risk. TSIB's consultative approach allows us to assess, review, and develop a customized risk management solution that is right for you. Our dedicated Account Management team not only provides your basic insurance needs, including same day certificates, policy review, ID cards in 24 hours, and policy verification but goes above and beyond.

Our service promise provides our clients:

- Training
- Safety Program Review
- Claims Advocacy Services
- Premier Market Submissions

We let you focus on your business and leave your insurance concerns to us.





SURETY BONDING

TSIB understands maintaining a solid surety bonding program is vital to a contractor's success. We work with many construction companies nationwide and place bonds with over \$60 million in premium annually. This gives us access to more surety markets than most brokers and ensures that our clients are placed with a surety company that meets their specific needs.

Our Surety team keeps our clients more competitive in the marketplace in terms of bonding capacity and rates. We work with our clients and review a company's size, industry, field of expertise, financial picture, and credit risk to match them with a surety that best fits their profile.



WRAP-UP PROGRAMS

We understand a project needs to be on time and on budget, which is why a Wrap-Up program, or CIP might be perfect for you. This insurance program is a powerful risk management tool for owners and general contractors that manages a project's risk, versus using the traditional insurance model. Our team has marketed and placed billions of dollars in construction Wrap-Ups.

TSIB is the ideal Wrap-Up partner as we work with our clients through all components:

- Program Design
- Financial Risk
- Wrap Administration
- Claims Management

We have handled over \$150 billion in construction volume and know how to create a program that is best suited for you. From an OCIP to CCIP, we minimize your construction insurance risk for you, resulting in a successful project.

WRAP ADMINISTRATION

Wrap Administration can be an overwhelming process. As an Administrator, you are required to wear many hats – running contractor orientation meetings, developing a CIP manual, COI tracking, etc. TSIB is a unique partner because we have our own in-house Wrap Administration Service team. When it comes to managing a project's paperwork, you want to work with TSIB's proprietary Risk Management Information System (RMIS), Wrapworks®. Our system is customizable to manage your administration needs including tracking subcontractor enrollments, issuing Wrap-Up certificates, COI tracking, rate verifications, payroll, etc.

What truly sets TSIB apart from other brokers, is that we manage both Wrap-Up placements and Wrap Administration. Depending on your needs, we can either place coverage and/or alleviate any administrative burden. TSIB offers a service solution unique to you.





RISK MANAGEMENT

As an owner, construction firm or public entity, you have many exposures and face numerous risks. A comprehensive risk management plan will help minimize these exposures. By preparing your company for the unexpected, the benefits are countless—reduces business liability, protects your company’s future, creates a safe work environment, and more. Let TSIB help with our 5 Step Risk Management Process—identify, analyze, design, implement, and review.

Simply renewing your corporate insurance policies each year is not a risk management plan. Are you aware there are various alternative risk financing options, like Captives, large deductible plans, self-insurance, and others that might be right for your company? Whether as your broker or a consultant, TSIB will provide you quality risk management services.

CLAIMS SERVICES



At TSIB, we have extensive claims experience in the construction marketplace, and we are in-tune with the specific challenges of working on project sites. We give our clients a voice with the Carrier, so they will be better positioned to reduce exposure, mitigate claims and legal costs, as well as help them navigate what is often a confusing process.

Below are some of the tangible benefits of our claim services:

- Policy review & analysis
- Claim program design & implementation
- Claim process reviews
- Claim cost control strategy
- Insurance cost recovery evaluation
- Expert witness testimony
- TPA selection & assessment
- Insurer & reinsurer audits



EMPLOYEE BENEFITS



Every company is different, and your benefits package should reflect your company's unique needs. TSIB provides employee benefits to Employers of all sizes, in any industry. Our team is ready to help you take the next steps in protecting your employees.

TSIB's approach is different. We take a deeper dive into your long-term goals and work with you to create a customizable Benefits Program best suited for your company's needs. We also offer a one-stop-shop approach, where we bundle your employee benefits program with your corporate insurance. This makes it easier for you to have everything under one roof and ensures you have the best insurance and benefits package.

TSIB offers many different Health and Ancillary benefits. Our most popular products and services include:

- Health
- Dental
- Vision
- Chiropractic
- Mental Health
- Life, Accidental Death & Dismemberment
- Dependent Life Insurance
- Disability Plans





MWBE COMPLIANCE SERVICES

Our team supports the growth and development of certified firms, the workforce, and the organizations that hire them. Our goal is to increase MWBE workforce capacity and utilization, while reducing those associated costs.

With stricter MWBE compliance requirements on construction projects, it can be challenging to find qualified workers. TSIB helps maximize participation and efficiently perform many of the activities necessary to succeed. It benefits all parties—owners, agencies, contractors, MWBEs, and workers.

Our proprietary software automates the data tracking and report generation that is needed at either an organization or contract level, including design-build contracts.

Services include:

- Public & Private Sector Consultancy
- Team Training
- Proprietary Database
- MWBE Capacity Building
- Outreach & Community Engagement
- Commercially Useful Function Reviews
- Effective Good Faith Efforts
- MWBE Utilization and Attainment Tracking
- Workforce Utilization & Tracking Certified Payroll Compliance Services
- Contract Administration Services

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